

06/03/2008 11:34 FAX 7029510523

FIDELITY NATIONAL TITLE

2522 001/003

Christine

866-183-9784

OMB NO. 2502-0265

<b>A. U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b> <b>FINAL SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN:</b> 1. <input checked="" type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 332-4563651-236 7. LOAN NUMBER: 2522 8. MORTGAGE INS CASE NUMBER: 332-4563651-703	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. (FTHS0000236, FPDFT000004328/108)			
<b>D. NAME AND ADDRESS OF BORROWER:</b> Emiliano Renteria Martha Renteria 812 Swiss Street Las Vegas, NV 89110		<b>E. NAME AND ADDRESS OF SELLER:</b> Ezequiel Parra-Gomez 904 Swiss Street Henderson, NV 89110	
<b>G. PROPERTY LOCATION:</b> 912 Swiss Street Las Vegas, NV 89110 Clark County, Nevada 140-30-812-027		<b>F. NAME AND ADDRESS OF LENDER:</b> IndyMac Bank, F.S.B. 1 Banting Irvine, CA 92618-3601	
<b>H. SETTLEMENT AGENT:</b> Fidelity National Title Agency of Nevada, Inc. PLACE OF SETTLEMENT 2850 W. Horizon Ridge Pkwy. #120 Henderson, NV 89052		<b>I. SETTLEMENT DATE:</b> May 1, 2008	
<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>			
100. GROSS AMOUNT DUE FROM BORROWER: 149,700.00 101. Contract Sales Price 102. Personal Property 103. Settlement Charges to Borrower (Line 1400) 104. 105. Adjustments For Items Paid By Seller in Advance 106. City/Town Taxes to 05/01/08 to 07/01/08 232.47 107. County Taxes 108. n/a 109. 110. 111. 112. 120. GROSS AMOUNT DUE FROM BORROWER: 155,740.34 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit or earnest money 1,000.00 202. Principal Amount of New Loan(s) 147,387.00 203. Existing loan(s) taken subject to 204. 205. Closing Funds 3,350.00 206. 207. 208. 209. Buyers costs paid by Seller 4,003.34 210. Adjustments For Items Unpaid By Seller 211. City/Town Taxes to 212. County Taxes to 213. n/a to 214. 215. 216. 217. 218. 219. 220. TOTAL PAID BY/FOR BORROWER 155,740.34 300. CASH AT SETTLEMENT FROM/TO BORROWER: 301. Gross Amount Due From Borrower (Line 120) 155,740.34 302. Less Amount Paid By/FOR Borrower (Line 220) (155,740.34) 303. CASH ( FROM ) ( TO ) BORROWER 0.00			
<b>K. SUMMARY OF SELLER'S TRANSACTION</b>			
400. GROSS AMOUNT DUE TO SELLER: 149,700.00 401. Contract Sales Price 402. Personal Property 403. Credit to Seller from Agent 394.73 404. 405. Adjustments For Items Paid By Seller in Advance 406. City/Town Taxes to 05/01/08 to 07/01/08 232.47 407. County Taxes 408. n/a 409. 410. 411. 412. 420. GROSS AMOUNT DUE TO SELLER 150,327.20 500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Excess Deposit (See Instructions) 502. Settlement Charges to Seller (Line 1400) 11,623.88 503. Existing loan(s) taken subject to 504. Payoff First Mortgage to HomeEq Servicing/326579629 133,700.00 505. Payoff Second Mortgage to HomeEq Servicing/32657963 1,000.00 506. 507. (Deposit disb. as proceeds) 508. 509. Buyers costs paid by Seller 4,003.34 510. Adjustments For Items Unpaid By Seller 511. City/Town Taxes to 512. County Taxes to 513. n/a to 514. 515. 516. 517. 518. 519. 520. TOTAL REDUCTION AMOUNT DUE SELLER 150,327.20 600. CASH AT SETTLEMENT TO/FROM SELLER: 601. Gross Amount Due To Seller (Line 420) 150,327.20 602. Less Reductions Due Seller (Line 520) (150,327.20) 603. CASH ( TO ) ( FROM ) SELLER 0.00			

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L. SETTLEMENT CHARGES			PAID FROM BORROWER'S FUNDS AT SETTLEMENT		PAID FROM SELLER'S FUNDS AT SETTLEMENT	
799. TOTAL COMMISSION Based on Price	\$ 149,700.00 @ 5.0000 %	7,485.00				
Division of Commission (line 700) as Follow						
701. \$ 3,742.50 to Robinson & Associate	Realty					
702. \$ 3,742.50 to Robinson & Associate	Realty					
703. Commission Paid at Settlement						
704. Earnest Money Deposit	to					7,485.00
800. ITEMS PAYABLE IN CONNECTION WITH	DAN					
801. Loan Origination Fee 0.9852 %	o IndyMac Bank, F.S.B.		1,452.08			
802. Loan Discount %	o					
803. Appraisal Fee	o Legend Appraisals, Inc. 101419DC			400.00		
804. Credit Report	o Equifax		11.00			
805. Lender's Inspection Fee	o					
806. Mortgage Ins. App. Fee	o					
807. Assumption Fee	o					
808. Tax Service Fee	o IndyMac Bank, F.S.B.				75.00	
809. Document Fee						
810. Loan Processing Fee						
811. Underwriting Fee						
812. Underwriting Fee	o IndyMac Bank, F.S.B.		475.00			
813. Processing fee	o IndyMac Bank, F.S.B.		76.00			
814.						
815. Flood Certification	o IndyMac Bank, F.S.B.		7.00			
816. MERS Registration Fee	o IndyMac Bank, F.S.B.		4.85			
817.						
818.						
819.						
820. Yield Spread Premium						
900. ITEMS REQUIRED BY LENDER TO BE PA	IN ADVANCE					
901. Interest From 04/30/08 to 05/01/08	@ \$ 25.240000/day ( 1 days 6.2500%)		25.24			
902. Mortgage Insurance Premium for mont	to HUD		2,178.00			
903. Hazard Insurance Premium for 1.0 year	to First American Property & Casualty FWB282484		370.00			
904. Flood Insurance 1.0 year						
905. MIP Cash	to HUD		0.14			
1000. RESERVES DEPOSITED WITH LENDER						
1001. Hazard Insurance 3	100 months @ \$ 30.83 per month		92.49			
1002. Mortgage Insurance	months @ \$ per month					
1003. City/Town Taxes	months @ \$ per month					
1004. County Taxes 3	100 months @ \$ 126.67 per month		380.01			
1005. n/a	months @ \$ per month					
1006. Flood Insurance	months @ \$ per month					
1007.	months @ \$ per month					
1008. Aggregate Adjustment	months @ \$ per month					
1100. TITLE CHARGES						
1101. Escrow Fee	o Fidelity National Title Agency of Nevada, Inc.				525.00	
1102. Escrow Fee 2nd	o Fidelity National Title Agency of Nevada, Inc.					
1103. Express Courier	o Fidelity National Title Agency of Nevada, Inc.		18.50			
1104. Title Insurance Binder	o Fidelity National Title Agency of Nevada, Inc.					
1105. Document Preparation	o Fidelity National Title Agency of Nevada, Inc.					
1106. Notary Fees	o Fidelity National Title Agency of Nevada, Inc.					
1107. Attorney's Fees	o Fidelity National Title Agency of Nevada, Inc.					
(includes above item numbers:	)					
1108. Title Insurance	o Fidelity National Title Agency, Inc.		332.48		651.20	
(includes above item numbers:	)					
1109. Lender's Coverage	147,387.00	332.48				
1110. Owner's Coverage	149,700.00	651.20				
1111. Endorsements	o Fidelity National Title Agency of Nevada, Inc.		25.00			
1112. Recon Tracking	o Fidelity National Title Agency of Nevada, Inc.				150.00	
1113. Binder Fee	o Fidelity National Title Agency of Nevada, Inc.					
1114. Inspection Fee	o Fidelity National Title Agency of Nevada, Inc.					
1115.						
1116.						
1117.						
1118.						
1200. GOVERNMENT RECORDING AND TRAN	FER CHARGES					
1201. Recording Fees: Deed \$ 16.00 ; h	ortgage \$ 52.00; Releases \$		68.00			
1202. City/County Tax/Stamp: Deed	765.00; Mortgage RPTT			765.00		
1203. State Tax/Stamp: Deed	; Mortgage					
1204. Recording fee - Spouse/ Deed	o Fidelity National Title Agency, Inc.		15.00			
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301. Survey						
1302. Pest Inspection						
1303. Home Warranty	o Old Republic Home Protection 14920351				329.00	
1304. 4th Qtr Taxes 2007-2008	o Clark County Treasurer 140-30-612-027				418.01	
1305. See add'l disb. exhibit			278.00		825.66	
1400. TOTAL SETTLEMENT CHARGES (Enter	n Lines 103, Section J and 602, Section K)		6,807.87		11,623.66	

Certified to be a true copy.

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FIDELITY NATIONAL TITLE

003/003

**HUD-1, Page 3**

**Borrower(s):** Emiliano Renteria and Martha Renteria  
 912 Swiss Street  
 Las Vegas, NV 89110

**Seller(s):** Ezequiel Parra-Gomez  
 904 Swiss Street  
 Henderson, NV 89110

**Lender:** IndyMac Bank, S.B.  
**Lender:**

**Settlement Agent:** Fidelity National Title Agency of Nevada, Inc.  
 (702)932-3181

**Place of Settlement:** 2850 W. Horizon Ridge Pkwy, #120  
 Henderson, NV 89052

**Settlement Date:** May 1, 2008

**Property Location:** 912 Swiss Street  
 Las Vegas, NV 89110  
 Clark County, Nevada  
 140-30-612-027

**Additional Disbursements**

<b>Payee/Description</b>	<b>Note/Ref No.</b>	<b>Borrower</b>	<b>Seller</b>
Washington & Sandhill HOA HOA - May & June Dues		28.00	
CAMCO HOA - Transfer Fee			125.00
CAMCO HOA - Seller Document Pkg			165.00
Isidro Ruiz Reimb agent upfront HOA fee			25.00
City Of Las Vegas Sewer	02-012969		260.65
Robinson & Associates Listing Agent Transaction Fee		250.00	250.00
<b>Total Additional Disbursements shown on Line 1305</b>		<b>\$ 278.00</b>	<b>\$ 525.65</b>

**Seller Loan Payoff Details**

<b>Payoff First Mortgage</b>	<b>to HomeEq Servicing</b>	<b>Re: 325579829</b>
Principal Balance	133,700.00	
Interest to 04/25/08		
<b>Total Loan Payoff</b>	<b>\$ 133,700.00</b>	
<b>Payoff Second Mortgage</b>	<b>to HomeEq Servicing</b>	<b>Re: 325579837</b>
Principal Balance	1,000.00	
Interest to 04/25/08		
<b>Total Loan Payoff</b>	<b>\$ 1,000.00</b>	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

\_\_\_\_\_  
 Emiliano Renteria

\_\_\_\_\_  
 Ezequiel Parra-Gomez

\_\_\_\_\_  
 Martha Renteria

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

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003/005

OMB NO. 2502-0265

<b>A.</b> U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT <b>SETTLEMENT STATEMENT</b>		1. <input checked="" type="checkbox"/> RHA 2. <input type="checkbox"/> FLEA 3. <input type="checkbox"/> FORD 4. <input type="checkbox"/> MORTG 5. <input type="checkbox"/> 352-430	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement of the closing; they are shown.		6. <input type="checkbox"/> VA 7. <input type="checkbox"/> CONV. INS. 8. <input type="checkbox"/> 2522	
<b>D. NAME AND ADDRESS OF BORROWER:</b> Emiliano Rentena Martin Rentena 812 Swiss Street Las Vegas, NV 89110		<b>E. NAME AND ADDRESS OF LENDER:</b> Fidelity National Title Agency 2050 W. Harrison Road Henderson, NV 89010	
<b>G. PROPERTY LOCATION:</b> 812 Swiss Street Las Vegas, NV 89110 Clark County, Nevada		<b>I. SETTLEMENT DATE:</b> May 1, 2008 <b>DISBURSEMENT DATE:</b> May 1, 2008	
<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
100. GROSS AMOUNT DUE FROM BORROWER 101. Contract Sales Price 102. Personal Property 103. Settlement Charge to Borrower (Line 100) 104. 105. Adjustments For Items Paid By Seller in Advance 106. City/Town Taxes to 07/01/08 107. County Taxes to 07/01/08 108. to 109. 110. 111. 112.		TO SELLER: 149,700.00 394.73 232.47 150,327.20 DUE TO SELLER: 11,623.88 1,700.00 1,700.00 4,003.34 150,327.20	
120. GROSS AMOUNT DUE FROM BORROWER 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit or cash money 202. Principal Amount of New Loan(s) 203. Existing loan(s) taken subject to 204. 205. Closing Funds 206. 207. 208. 209. Buyers note paid by Seller 210. City/Town Taxes to 211. County Taxes to 212. to 213. 214. 215. 216. 217. 218. 219.		220. TOTAL PAID BY/TO BORROWER 300. CASH AT SETTLEMENT FROM/TO BORROWER: 301. Gross Amount Due From Borrower (Line 120) 302. Less Amount Paid By/For Borrower (Line 200) 303. CASH (FROM/TO) BORROWER	

TO BE A  
 EXACT COPY  
 OF ORIGINAL  
 ANY OF THE ABOVE

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004/005

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		L. SETTY			
700. TOTAL COMMISSION Based on Price		\$ 149,700.00			
Div/Up of Commission (line 700) as Follows:					
701. \$ 3,742.50	to Robinson & Associates, Inc.				
702. \$ 3,742.50	to Robinson & Associates, Inc.				
703. Commission Paid at Settlement					
704. Earnest Money Deposit					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee 0.9952 %	to IndyMac Bank, F.S.B.				
802. Loan Discount %	to				
803. Appraisal Fee	to Legend Appraisals, Inc.				
804. Credit Report	to Equifax				
805. Lender's Inspection Fee	to				
806. Mortgage Ins. App. Fee	to				
807. Assumption Fee	to				
808. Tax Service Fee	to IndyMac Bank, F.S.B.				
809. Document Fee	to				
810. Loan Processing Fee	to				
811. Underwriting Fee	to				
812. Underwriting Fee	to IndyMac Bank, F.S.B.				
813. Underwriting Fee	to IndyMac Bank, F.S.B.				
814. Underwriting Fee	to				
815. Underwriting Fee	to IndyMac Bank, F.S.B.				
816. Underwriting Fee	to IndyMac Bank, F.S.B.				
817. Underwriting Fee	to				
818. Underwriting Fee	to				
819. Underwriting Fee	to				
820. Yield Spread Premium	to				
900. ITEMS RECEIVED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From 04/30/08 to 05/01/08	to \$ 25.24				
902. Mortgage Insurance Premium for month	to \$ 2,178.00				
903. Mortgage Insurance Premium for 1.0 years	to \$ 370.00				
904. Mortgage Insurance Premium for 1.0 years	to \$ 0.14				
905. Mortgage Insurance Premium for 1.0 years	to \$ 0.14				
1000. CASH/INVEST DEPOSITED WITH LENDER					
1001. Cash/Invest	to 00 months @ \$ 92.48				
1002. Cash/Invest	to 00 months @ \$ 300.01				
1003. Cash/Invest	to 00 months @ \$ 300.01				
1004. Cash/Invest	to 00 months @ \$ 300.01				
1005. Cash/Invest	to 00 months @ \$ 300.01				
1006. Cash/Invest	to 00 months @ \$ 300.01				
1007. Cash/Invest	to 00 months @ \$ 300.01				
1008. Cash/Invest	to 00 months @ \$ 300.01				
1009. Cash/Invest	to 00 months @ \$ 300.01				
1010. Cash/Invest	to 00 months @ \$ 300.01				
1100. TITLE CHARGES					
1101. Escrow Fee	to Fidelity National				
1102. Escrow Fee	to Fidelity National				
1103. Escrow Fee	to Fidelity National				
1104. Escrow Fee	to Fidelity National				
1105. Escrow Fee	to Fidelity National				
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1107. Escrow Fee	to Fidelity National				
1108. Escrow Fee	to Fidelity National				
1109. Escrow Fee	to Fidelity National				
1110. Escrow Fee	to Fidelity National				
1111. Escrow Fee	to Fidelity National				
1112. Escrow Fee	to Fidelity National				
1113. Escrow Fee	to Fidelity National				
1114. Escrow Fee	to Fidelity National				
1115. Escrow Fee	to Fidelity National				
1116. Escrow Fee	to Fidelity National				
1117. Escrow Fee	to Fidelity National				
1118. Escrow Fee	to Fidelity National				
1119. Escrow Fee	to Fidelity National				
1120. Escrow Fee	to Fidelity National				
1121. Escrow Fee	to Fidelity National				
1122. Escrow Fee	to Fidelity National				
1123. Escrow Fee	to Fidelity National				
1124. Escrow Fee	to Fidelity National				
1125. Escrow Fee	to Fidelity National				
1126. Escrow Fee	to Fidelity National				
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1128. Escrow Fee	to Fidelity National				
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1187. Escrow Fee	to Fidelity National				
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1189. Escrow Fee	to Fidelity National				
1190. Escrow Fee	to Fidelity National				
1191. Escrow Fee	to Fidelity National				
1192. Escrow Fee	to Fidelity National				
1193. Escrow Fee	to Fidelity National				
1194. Escrow Fee	to Fidelity National				
1195. Escrow Fee	to Fidelity National				
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1199. Escrow Fee	to Fidelity National				
1200. Escrow Fee	to Fidelity National				
1201. Escrow Fee	to Fidelity National				
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1217. Escrow Fee	to Fidelity National				
1218. Escrow Fee	to Fidelity National				
1219. Escrow Fee	to Fidelity National				

**CERTIFICATION OF SETTLEMENT AGENT  
IN AN FHA-INSURED LOAN TRANSACTION**

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

  
Settlement Agent

Date

The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

# **CERTIFICATION ADDENDUM TO HUD-1 SETTLEMENT STATEMENT**

Loan Number: 2522

Property Address: 912 SWISS STREET, LAS VEGAS, NEVADA 89110

I have carefully reviewed the HUD-1 settlement statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

EMILIANO RENTERIA

Borrower

EZEQUIEL PARRA GOMEZ

Seller

MARTHA RENTERIA

Borrower

Seller

Borrower

Seller

Borrower

Seller

Borrower

Seller

Borrower

Seller

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18, U.S. Code Section 1001 and Section 1010.





**ADDENDUM TO HUD-1 SETTLEMENT STATEMENT**

Loan Number: 2522

Property Address: 912 SWISS STREET, LAS VEGAS, NEVADA 89110

**NOTICE TO ALL PARTIES:** If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

**CERTIFICATION OF BUYER  
IN AN FHA-INSURED LOAN TRANSACTION.**

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Borrower EMILIANO RENTERIA Date

Borrower MARTHA RENTERIA Date

Borrower Date

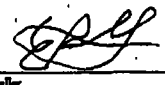
Borrower Date

Borrower Date

Borrower Date

**CERTIFICATION OF SELLER  
IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

X   
Seller EZEQUIEL PARRA GOMEZ Date

Seller Date

Seller Date

Seller Date

Seller Date

Seller Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

**ADDENDUM TO HUD-1 SETTLEMENT STATEMENT**

Loan Number: 2522

Property Address: 912 SWISS STREET, LAS VEGAS, NEVADA 89110

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

**CERTIFICATION OF BUYER  
IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

*Emiliano Renteria* 4/29/08  
Borrower EMILIANO RENTERIA Date

*Martina Renteria* 4/29/08  
Borrower MARTHA RENTERIA Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

**CERTIFICATION OF SELLER  
IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

\_\_\_\_\_  
Seller EZEQUIEL PARRA GOMEZ Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

Loan Number: 2522.

**INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT****Borrower Name(s) and Address:**

EMILIANO RENTERIA, MARTHA RENTERIA  
912 SWISS STREET  
LAS VEGAS, NV 89110

**Servicer's Name, Address, and Toll-Free Number:**

INDYMAC BANK, F.S.B.  
1 BANTING  
IRVINE, CALIFORNIA 92618-3601  
(949) 923-4775

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR ☒ MONTHLY ☐ BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE  
\$ 1,125.17 OF WHICH \$ 907.49 WILL BE FOR ☒ PRINCIPAL AND INTEREST  
☐ INTEREST ONLY, AND \$ 217.68 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 472.50
06/01/08	217.68	60.18	MORTGAGE INSURANCE	630.00
07/01/08	217.68	60.18	MORTGAGE INSURANCE	787.50
08/01/08	217.68	60.18	MORTGAGE INSURANCE	
08/01/08		380.00	COUNTY PROPERTY TAX	565.00
09/01/08	217.68	60.18	MORTGAGE INSURANCE	722.50
10/01/08	217.68	60.18	MORTGAGE INSURANCE	
10/01/08		380.00	COUNTY PROPERTY TAX	500.00
11/01/08	217.68	60.18	MORTGAGE INSURANCE	657.50
12/01/08	217.68	60.18	MORTGAGE INSURANCE	815.00
01/01/09	217.68	60.18	MORTGAGE INSURANCE	
01/01/09		380.00	COUNTY PROPERTY TAX	592.50
02/01/09	217.68	60.18	MORTGAGE INSURANCE	750.00
03/01/09	217.68	60.18	MORTGAGE INSURANCE	
03/01/09		380.00	COUNTY PROPERTY TAX	527.50
04/01/09	217.68	60.18	MORTGAGE INSURANCE	
04/20/09		370.00	HAZARD INSURANCE	315.00
05/01/09	217.68	60.18	MORTGAGE INSURANCE	472.50

Cushion selected by servicer \$ 315.00

Total disbursements \$ 2,612.16

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

*Emiliano Renteria* 4/29/08 *Marta Renteria* 4/29/08  
Borrower EMILIANO RENTERIA Date Borrower MARTHA RENTERIA Date

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
01/05/06

DocMagic 800-648-1382  
www.docmagic.com